



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [TRUSTMARK CORPORATION](#)

**City/State** [JACKSON, MS](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [17,364,644](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[TRUSTMARK CORPORATION](#)  
[248 EAST CAPITOL STREET](#)  
  
[JACKSON, MS 39201](#)

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BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	16,951,168	14,977,934	15,220,176	13,499,618	13,473,993
Net income (\$000) .....	121,143	108,808	160,025	150,460	149,584
Number of BHCs in peer group .....	132	130	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.59	2.65	41	2.89	2.80	50	2.88	2.77	54	3.26	3.01	56	3.21	3.08	52
+ Non-interest income .....	1.33	1.09	69	1.84	1.21	83	1.80	1.21	82	1.36	1.32	61	1.36	1.31	61
- Overhead expense .....	2.89	2.21	85	3.15	2.59	77	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75
- Provision for credit losses .....	-0.18	-0.12	36	0.36	0.66	22	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55
+ Securities gains (losses) .....	0	0.01	23	0	0.03	16	0	0.02	16	0	0.01	35	0	0	50
+ Other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent) .....	1.20	1.76	11	1.21	0.91	67	1.33	1.04	71	1.38	1.56	32	1.37	1.57	31
Net operating income .....	0.95	1.34	15	0.97	0.70	73	1.05	0.81	72	1.11	1.19	37	1.11	1.24	33
Net income .....	0.95	1.34	15	0.97	0.71	72	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3	3.12	40	3.53	3.64	40	3.49	3.55	41	4.31	4.41	44	4.09	4.24	41
Interest expense .....	0.16	0.26	30	0.34	0.58	19	0.30	0.52	20	0.69	1.08	20	0.54	0.86	22
Net interest income (tax equivalent) .....	2.83	2.85	42	3.19	3.05	52	3.18	3.01	53	3.62	3.33	61	3.54	3.38	52
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.05	0.12	1	0.02	0.28	9	0.02	0.27	8	0.07	0.21	30	0.19	0.22	59
Earnings coverage of net loan and lease losses (X) .....	-33.92	26.30	12	106.10	20.97	92	120.99	22.91	93	29.46	24.40	69	10.93	21.75	41
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.02	1.32	24	1.13	1.58	22	1.12	1.58	24	0.90	0.83	57	0.90	0.90	52
Allowance for loan and lease losses / Total loans and leases .....	0.99	1.30	24	1.08	1.55	20	1.08	1.55	22	0.88	0.81	55	0.89	0.89	50
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.69	0.58	68	0.62	0.71	47	0.69	0.71	53	0.85	0.57	78	1.05	0.61	88
30-89 days past due loans and leases / Total loans and leases .....	0.20	0.29	42	0.30	0.37	49	0.27	0.39	40	0.29	0.43	39	0.46	0.44	59
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-10.69	-3.31	27	1.91	6.19	40	-8.69	3.20	14	4.12	14.45	20	3.31	16.62	13
Net short-term noncore funding dependence .....	-10.90	-9.17	33	1.42	-2.71	59	-9.14	-4.76	28	3.58	3.38	41	2.65	4.66	30
Net loans and leases / Total assets .....	60.20	58.81	54	71.70	63	75	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.92	9.07	48	9.20	9.05	58	9.33	9.13	57	10.48	9.76	72	10.26	9.71	70
Holding company equity capital / Total assets .....	10.19	10.79	41	10.99	11.12	47	10.52	11.16	41	12.30	12.43	49	11.98	12.22	52
Total equity capital (including minority interest) / Total assets .....	10.19	10.91	39	10.99	11.24	44	10.52	11.29	39	12.30	12.57	47	11.98	12.27	51
Common equity tier 1 capital / Total risk-weighted assets .....	11.68	12.64	36	11.36	12.26	36	11.62	12.38	40	11.93	12.17	50	11.77	12.12	52
Net loans and leases / Equity capital (X) .....	5.91	5.47	62	6.52	5.73	71	6.18	5.58	63	5.75	5.21	65	5.67	5.29	59
Cash dividends / Net income .....	36.16	27.22	69	40.51	49.74	42	36.72	42.30	43	39.75	33.12	62	41.73	27.31	77
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets .....	11.61	9.51	63	14.53	16.67	53	22.63	16.68	69	1.59	9.26	15	-3.71	7	4
Equity capital .....	3.44	7.52	30	3.93	6.54	44	4.84	6.99	44	4.35	10.49	32	1.26	7.89	28
Net loans and leases .....	-6.30	-0.66	24	17.26	12.75	74	12.72	9.07	72	5.92	9.10	52	0.95	7.89	15
Noncore funding .....	-27.90	-21.64	43	-20.60	-6.57	31	-9.85	-12.18	52	16.50	6.59	73	-69.23	10.67	0
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	6.95	10.65	47	0	13.73	10	7.06	13.56	44	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital .....	104.64	103.15	63	102.20	103.27	46	101.61	102.81	44	102.83	103.22	53	102.88	103.10	52
Cash from ops + noncash items + op expense / Op expense + dividends .....	61.74	155.61	15	178.20	142.45	74	175.22	147.24	69	187.82	190.27	54	193.56	174.91	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	308,844	309,000	417,446	448,529	413,084	-0.05	26.37
Income from lease financing receivables.....	0	0	0	0	0		-100.00
Fully taxable income on loans and leases.....	290,787	290,566	393,127	422,289	388,039	0.08	26.69
Tax-exempt income on loans and leases.....	18,057	18,434	24,319	26,240	25,045	-2.05	21.39
Estimated tax benefit on income on loans and leases.....	8,584	8,684	11,512	12,089	11,751	-1.16	-23.02
Income on loans and leases (tax equivalent).....	317,428	317,684	428,958	460,618	424,835	-0.08	24.21
Investment interest income (tax equivalent).....	28,567	39,500	49,840	57,148	69,367	-27.68	-55.18
Interest on balances due from depository institutions.....	1,601	954	1,181	4,513	2,624	67.82	341.05
Interest income on other earning assets.....	340	357	379	1,090	1,586	-4.76	-48.72
Total interest income (tax equivalent).....	347,936	358,495	480,358	523,369	498,412	-2.95	8.62
Interest on time deposits of \$250K or more.....	626	2,740	3,181	6,888	5,381	-77.15	
Interest on time deposits < \$250K.....	2,764	9,235	10,840	17,393	12,096	-70.07	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	10,154	19,149	23,466	54,890	36,459	-46.97	132.41
Interest on other borrowings and trading liabilities.....	2,005	3,128	3,837	4,732	12,256	-35.90	-69.13
Interest on subordinated debt and mandatory convertible securities.....	3,564	0	474	0	0		64.16
Total interest expense.....	19,113	34,252	41,798	83,903	66,192	-44.20	5.98
Net interest income (tax equivalent).....	328,823	324,243	438,560	439,466	432,220	1.41	8.77
Non-interest income.....	168,545	206,415	273,704	184,210	183,837	-18.35	28.62
Adjusted operating income (tax equivalent).....	497,368	530,658	712,264	623,676	616,057	-6.27	14.78
Overhead expense.....	367,229	354,367	474,346	426,167	414,416	3.63	20.05
Provision for credit losses.....	-22,872	40,526	36,113	10,839	16,988		
Securities gains (losses).....	0	0	0	0	0		
Other tax equivalent adjustments.....	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	153,011	135,765	201,805	186,670	184,653	12.70	32.19
Applicable income taxes.....	23,070	17,873	29,757	23,333	22,269	29.08	1.85
Tax equivalent adjustments.....	8,798	9,084	12,023	12,877	12,800	-3.15	-35.38
Applicable income taxes (tax equivalent).....	31,868	26,957	41,780	36,210	35,069	18.22	-12.13
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	121,143	108,808	160,025	150,460	149,584	11.34	52.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	121,143	108,808	160,025	150,460	149,584	11.34	52.40
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	121,143	108,808	160,025	150,460	149,584	11.34	52.40
Investment securities income (tax equivalent).....	28,567	39,500	49,840	57,148	69,367	-27.68	-55.18
US Treasury and agency securities (excluding mortgage-backed securities).....	514	294	395	669	648	74.83	-69.26
Mortgage-backed securities.....	27,328	37,686	47,562	53,441	64,170	-27.49	-51.07
All other securities.....	725	1,520	1,883	3,038	4,549	-52.26	-88.34
Cash dividends declared.....	43,800	44,079	58,769	59,804	62,425	-0.63	-6.77
Common.....	43,800	44,079	58,769	59,804	62,425	-0.63	-6.77
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.74	2.90	35	3.19	3.35	34	3.16	3.27	40	3.88	4	39	3.70	3.87	36
Less: Interest expense .....	0.15	0.24	28	0.30	0.54	19	0.27	0.48	20	0.62	0.98	21	0.49	0.79	23
Equals: Net interest income (tax equivalent) .....	2.59	2.65	41	2.89	2.80	50	2.88	2.77	54	3.26	3.01	56	3.21	3.08	52
Plus: Non-interest income .....	1.33	1.09	69	1.84	1.21	83	1.80	1.21	82	1.36	1.32	61	1.36	1.31	61
Equals: adjusted operating income (tax equivalent) .....	3.91	3.80	65	4.72	4.06	81	4.68	4.04	81	4.62	4.41	64	4.57	4.46	58
Less: Overhead expense .....	2.89	2.21	85	3.15	2.59	77	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75
Less: Provision for credit losses .....	-0.18	-0.12	36	0.36	0.66	22	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	17	0	0.02	17	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.20	1.76	11	1.21	0.91	67	1.33	1.04	71	1.38	1.56	32	1.37	1.57	31
Less: Applicable income taxes (tax equivalent) .....	0.25	0.41	11	0.24	0.21	55	0.27	0.23	62	0.27	0.36	24	0.26	0.33	26
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	0.95	1.34	15	0.97	0.70	73	1.05	0.81	72	1.11	1.19	37	1.11	1.24	33
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	0.95	1.34	15	0.97	0.71	72	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34
Memo: Net income (last four quarters) .....	1.03	1.30	23	0.98	0.81	65	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34
Net income—BHC and noncontrolling (minority) interest .....	0.95	1.35	13	0.97	0.72	72	1.05	0.83	71	1.11	1.20	37	1.11	1.25	34
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.34	93.09	26	90.42	92.11	29	90.54	92.32	27	89.99	91.05	36	90.54	91.48	36
Average interest-bearing funds / Average assets .....	61.05	61.98	53	62.57	64.67	42	62.69	64.06	45	64.88	65.57	46	65.65	65.56	51
Interest income (tax equivalent) / Average earning assets .....	3	3.12	40	3.53	3.64	40	3.49	3.55	41	4.31	4.41	44	4.09	4.24	41
Interest expense / Average earning assets .....	0.16	0.26	30	0.34	0.58	19	0.30	0.52	20	0.69	1.08	20	0.54	0.86	22
Net interest income (tax equivalent) / Average earning assets .....	2.83	2.85	42	3.19	3.05	52	3.18	3.01	53	3.62	3.33	61	3.54	3.38	52
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.92	4.07	42	4.04	4.35	35	4.03	4.27	38	4.91	5.09	44	4.73	4.95	41
Interest-bearing bank balances .....	0.12	0.13	30	0.38	0.36	61	0.19	0.27	29	2.47	2.04	75	1.70	1.64	56
Federal funds sold and reverse repos .....	0	0.25	21	0.69	0.75	57	0.45	0.68	46	2.51	2.44	65	1.96	2.17	42
Trading assets .....	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	2.92	3.09	36	3.44	3.61	34	3.40	3.51	37	4.20	4.36	38	3.98	4.20	36
Investment securities (tax equivalent) .....	1.34	1.77	20	2.17	2.36	33	2.04	2.25	30	2.29	2.76	12	2.30	2.68	21
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.57	1.23	15	1.92	1.85	54	1.98	1.75	64	2.24	2.32	51	1.64	2.05	18
Mortgage-backed securities .....	1.24	1.55	24	2.07	2.17	31	1.95	2.05	35	2.28	2.61	13	2.28	2.50	23
All other securities .....	4.41	2.85	85	4.46	3.28	86	4.48	3.24	85	4.34	4.06	74	4.39	4.20	76
Interest-bearing deposits .....	0.18	0.22	47	0.45	0.60	37	0.40	0.53	40	0.93	1.10	39	0.67	0.81	39
Time deposits of \$250K or more .....	0.43	0.70	20	1.35	1.53	30	1.21	1.42	27	1.94	1.96	44	1.46	1.44	49
Time deposits < \$250K .....	0.33	0.67	13	0.96	1.47	13	0.86	1.36	11	1.22	1.82	15	0.83	1.29	19
Other domestic deposits .....	0.16	0.16	62	0.34	0.41	46	0.31	0.36	46	0.82	0.93	43	0.59	0.67	47
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.14	0.18	59	0.64	0.71	58	0.50	0.62	55	1.28	1.86	33	1.45	1.51	46
Other borrowed funds and trading liabilities .....	0.87	1.29	35	1.14	1.54	31	1.02	1.50	30	1.37	2.38	7	1.65	2.28	13
All interest-bearing funds .....	0.25	0.38	27	0.49	0.82	17	0.44	0.74	18	0.96	1.49	22	0.75	1.19	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	168,545	206,415	273,704	184,210	183,837
Fiduciary activities income	15,866	14,897	19,672	19,811	19,358
Service charges on deposit accounts - domestic	25,715	25,540	34,426	45,143	45,974
Trading revenue	-6,356	37,388	37,513	13,190	-3,118
Investment banking fees and commissions	10,567	8,891	11,954	10,868	10,980
Insurance activities revenue	36,795	34,980	45,176	42,396	40,481
Venture capital revenue	0	0	0	0	0
Net servicing fees	14,206	-21,349	-19,451	-10,345	17,508
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	56,565	59,009	94,818	25,709	20,504
Other non-interest income	15,187	47,059	49,596	37,438	32,150
Total overhead expenses	367,229	354,367	474,346	426,167	414,416
Personnel expense	215,900	202,597	272,257	247,717	238,033
Net occupancy expense	37,979	36,937	49,766	49,882	51,533
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,769	2,301	3,053	4,116	5,249
Other operating expenses	111,581	112,532	149,270	124,452	119,601
Fee income on mutual funds and annuities	3,876	3,567	4,666	4,665	5,045
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,680	2,807	2,797	2,844	2,856
Average personnel expense per employee	80.56	72.18	97.34	87.10	83.34
Average assets per employee	6,325.06	5,335.92	5,441.61	4,746.70	4,717.78

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.30	2.14	55	1.73	2.09	50	1.70	2.02	50	2.53	2.72	53	2.74	3.08	51
Overhead expenses / Net Interest Income + non-interest income	75.16	58.85	96	67.94	62.06	75	67.74	62.28	75	69.77	61.29	81	68.70	60.88	80
<b>Percent of Average Assets</b>															
Total overhead expense	2.89	2.21	85	3.15	2.59	77	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75
Personnel expense	1.70	1.23	89	1.80	1.30	89	1.79	1.30	89	1.83	1.41	84	1.77	1.44	80
Net occupancy expense	0.30	0.24	75	0.33	0.26	77	0.33	0.26	77	0.37	0.28	82	0.38	0.28	84
Other operating expenses	0.89	0.72	80	1.02	0.95	72	1	0.94	72	0.95	0.97	62	0.93	0.97	57
Overhead less non-interest income	1.56	1.08	87	1.32	1.27	54	1.32	1.25	51	1.79	1.32	81	1.71	1.38	69
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	73.83	58.34	96	66.78	61.60	71	66.60	61.82	72	68.33	60.64	80	67.27	60.37	78
Personnel expense	43.41	32.89	94	38.18	32.31	85	38.22	32.36	85	39.72	32.39	86	38.64	32.51	83
Net occupancy expense	7.64	6.26	73	6.96	6.55	58	6.99	6.58	58	8	6.52	76	8.36	6.48	82
Other operating expenses	22.79	18.68	81	21.64	22.16	65	21.39	22.28	62	20.61	21.20	55	20.27	20.90	49
Total non-interest income	33.89	28.20	65	38.90	28.52	75	38.43	28.83	75	29.54	29.23	62	29.84	28.50	63
Fiduciary activities income	3.19	2.27	68	2.81	2.06	67	2.76	2.09	67	3.18	1.97	71	3.14	2.14	69
Service charges on domestic deposit accounts	5.17	3.25	81	4.81	3.23	78	4.83	3.27	79	7.24	3.88	91	7.46	4.15	90
Trading revenue	-1.28	0.68	2	7.05	1.37	90	5.27	1.28	87	2.11	1.18	81	-0.51	0.85	5
Investment banking fees and commissions	2.12	2.46	61	1.68	2.59	52	1.68	2.46	54	1.74	3.54	50	1.78	3.42	51
Insurance activities revenue	7.40	0.38	97	6.59	0.41	96	6.34	0.41	96	6.80	0.47	94	6.57	0.47	94
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	2.86	0.56	92	-4.02	-0.04	3	-2.73	0.01	4	-1.66	0.28	2	2.84	0.65	91
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	11.37	3.64	90	11.12	3.74	88	13.31	3.92	90	4.12	1.86	83	3.33	1.61	79
Other non-interest income	3.05	9.39	8	8.87	9.49	54	6.96	9.65	40	6	10.04	26	5.22	9.86	19
Overhead less non-interest income	39.95	29.67	79	27.88	31.97	37	28.17	31.93	36	38.80	31.06	72	37.43	31.46	64
Applicable income taxes / Pretax net operating income (tax equivalent)	15.08	21.49	6	13.16	18.64	17	14.75	18.63	21	12.50	20.56	5	12.06	19.04	11
Applicable income tax + TE / Pretax net operating income + TE	20.83	23.11	15	19.86	22.16	26	20.70	21.18	37	19.40	23.23	15	18.99	21.56	22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	7,424,359	7,241,868	7,272,112	6,509,223	5,885,293	2.52	46.49
Commercial and industrial loans	1,371,713	2,277,955	1,881,170	1,482,931	1,553,981	-39.78	-6.10
Loans to individuals	157,963	160,960	161,174	176,258	183,804	-1.86	-9.19
Loans to depository institutions and acceptances of other banks	140	0	0	0	0		
Agricultural loans	30,429	32,976	28,717	35,382	42,861	-7.72	-14.92
Other loans and leases	1,572,120	1,563,342	1,538,436	1,430,782	1,430,660	0.56	21.09
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,556,724	11,277,101	10,881,609	9,634,576	9,096,599	-6.39	31.35
Less: Allowance for loan and lease losses	104,073	122,010	117,306	85,092	80,521	-14.70	26.53
Net loans and leases	10,452,651	11,155,091	10,764,303	9,549,484	9,016,078	-6.30	31.40
Debt securities that reprice or mature in over 1 year	3,444,620	2,508,389	2,509,046	2,312,808	2,696,811	37.32	-2.03
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	13,897,271	13,663,480	13,273,349	11,862,292	11,712,889	1.71	21.15
Interest-bearing bank balances	1,923,506	329,870	1,722,623	135,348	146,189	483.11	1029.39
Federal funds sold and reverse repos	0	50	50	0	830	-100.00	-100.00
Debt securities that reprice or mature within 1 year	7,890	25,619	20,841	27,695	24,645	-69.20	-79.36
Trading assets	23,713	42,637	38,119	16,453	11,118	-44.38	
Total earning assets	15,852,380	14,061,656	15,054,982	12,041,788	11,895,671	12.73	35.72
Non-interest-bearing cash and due from depository institutions	251,552	234,718	229,881	223,568	203,372	7.17	17.75
Premises, fixed assets, and leases	201,937	192,722	194,278	189,791	178,668	4.78	5.76
Other real estate owned	6,213	16,248	11,651	29,248	34,668	-61.76	-90.44
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856	1,856	0.00	0.00
Intangible and other assets	1,050,706	1,050,962	1,059,192	1,011,626	972,225	-0.02	3.99
Total assets	17,364,644	15,558,162	16,551,840	13,497,877	13,286,460	11.61	31.93
Quarterly average assets	17,150,590	15,767,152	15,946,901	13,466,233	13,347,933	8.77	31.93
Average loans and leases (YTD)	10,796,870	10,484,852	10,640,332	9,389,482	8,976,593	2.98	37.51
<b>Memoranda</b>							
Loans held-for-sale	335,339	485,103	446,951	226,347	153,799	-30.87	38.51
Loans not held-for-sale	10,221,385	10,791,998	10,434,658	9,408,229	8,942,800	-5.29	31.13
Real estate loans secured by 1-4 family	2,226,630	2,260,504	2,188,084	2,099,785	2,001,848	-1.50	16.51
Commercial real estate loans	5,122,797	4,897,778	5,002,036	4,328,893	3,805,275	4.59	66.99
Construction and land development	1,286,613	1,385,944	1,309,039	1,167,561	1,062,479	-7.17	62.51
Multifamily	911,231	804,207	983,972	647,881	473,903	13.31	265.66
Nonfarm nonresidential	2,924,953	2,707,627	2,709,025	2,513,451	2,268,893	8.03	44.32
Real estate loans secured by farmland	74,932	83,586	81,992	80,545	78,170	-10.35	-16.16
Total investment securities	3,452,510	2,534,008	2,529,887	2,340,503	2,721,456	36.25	-2.86
U.S. Treasury securities	278,615	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	14,979	19,012	18,041	26,109	34,072	-21.21	-75.90
Municipal securities	16,417	39,919	32,419	57,246	86,459	-58.87	-90.76
Mortgage-backed securities	3,142,499	2,475,077	2,479,427	2,257,148	2,600,925	26.97	-5.19
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	3,057,605	1,922,728	1,991,815	1,602,404	1,811,813	59.02	26.82
U.S. Treasury securities	278,615	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	14,979	19,012	18,041	22,328	30,336	-21.21	-74.40
Municipal securities	5,734	8,314	5,835	25,465	50,676	-31.03	-95.40
Mortgage-backed securities	2,758,277	1,895,402	1,967,939	1,554,611	1,730,801	45.52	23.81
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	16,227	28,384	25,043	8,103	-19,910	-42.83	-45.67
Available-for-sale securities appreciation (depreciation)	4,310	36,868	32,042	1,420	-42,716	-88.31	-88.73
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,299,884	2,143,221	1,964,244	1,769,994	2,143,511	7.31	25.92

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,987,885	3,964,023	4,349,010	2,891,215	2,937,594	25.83	60.30
NOW, ATS and transaction accounts	1,275,991	870,365	969,779	809,252	600,473	46.60	424.98
Time deposits less brokered deposits < \$250K	1,034,784	1,188,675	1,149,712	1,325,998	1,457,474	-12.95	
MMDA and other savings accounts	7,420,465	6,914,598	7,324,078	5,907,171	5,938,445	7.32	58.76
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	14,719,125	12,937,661	13,792,579	10,933,636	10,933,986	13.77	64.50
Time deposits of \$250K or more	174,724	257,260	228,090	285,704	406,568	-32.08	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	146,417	153,834	164,519	256,020	50,471	-4.82	-71.56
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	88,056	148,042	141,785	57,416	61,564	-40.52	-77.26
Other borrowings w/remaining maturity over 1 year	6,833	30,557	26,467	27,980	18,321	-77.64	-99.12
Brokered deposits < \$250K	28,990	27,492	28,095	26,217	23,857	5.45	
Noncore funding	445,020	617,185	588,956	653,337	560,781	-27.90	-81.59
Trading liabilities	8,164	1,995	1,979	5,537	2,434	309.22	262.52
Subordinated notes and debentures + trust preferred securities	184,843	61,856	184,777	61,856	61,856	198.83	65.26
Other liabilities	238,545	229,424	242,432	182,809	135,950	3.98	60.97
Total liabilities	15,595,697	13,848,121	14,810,723	11,837,175	11,695,007	12.62	34.14
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	13,014	13,215	13,215	13,376	13,717	-1.52	-7.64
Common surplus	201,837	231,836	233,120	256,400	309,545	-12.94	-44.79
Retained earnings	1,573,176	1,459,306	1,495,833	1,414,526	1,323,870	7.80	34.21
Accumulated other comprehensive income	-19,080	5,684	-1,051	-23,600	-55,679		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,768,947	1,710,041	1,741,117	1,660,702	1,591,453	3.44	15.26
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,768,947	1,710,041	1,741,117	1,660,702	1,591,453	3.44	15.26
Total liabilities and capital	17,364,644	15,558,162	16,551,840	13,497,877	13,286,460	11.61	31.93
<b>Memoranda</b>							
Non-interest-bearing deposits	4,987,885	3,964,023	4,349,010	2,891,215	2,937,594	25.83	60.30
Interest-bearing deposits	9,934,954	9,258,390	9,699,754	8,354,342	8,426,817	7.31	51.12
Total deposits	14,922,839	13,222,413	14,048,764	11,245,557	11,364,411	12.86	54.07
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,741,117	1,660,702	1,660,702	1,591,453	1,571,701		
Accounting restatements	0	-19,949	-19,949	0	0		
Net income	121,143	108,808	160,025	150,460	149,584		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-31,484	-24,725	-23,441	-53,486	-59,977		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	43,800	44,079	58,769	59,804	62,425		
Change in other comprehensive income	-18,029	29,284	22,549	32,079	-7,430		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,768,947	1,710,041	1,741,117	1,660,702	1,591,453		

BHC Name

City/State

### Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	42.76	36.06	67	46.55	36.66	68	43.94	36.22	64	48.22	37.78	66	44.30	37.19	57
Commercial and industrial loans	7.90	11.11	33	14.64	14.40	51	11.37	13.52	38	10.99	12.02	49	11.70	12.85	47
Loans to individuals	0.91	3.60	39	1.03	3.57	41	0.97	3.40	42	1.31	4.20	42	1.38	4.31	40
Loans to depository institutions and acceptances of other banks	0	0.02	69	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.18	0.21	67	0.21	0.20	72	0.17	0.19	69	0.26	0.24	74	0.32	0.30	73
Other loans and leases	9.05	4.26	84	10.05	4.66	85	9.29	4.63	80	10.60	5.01	88	10.77	5	88
Net loans and leases	60.20	58.81	54	71.70	63	75	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50
Debt securities over 1 year	19.84	18.32	59	16.12	14.80	58	15.16	15.55	51	17.13	14.60	63	20.30	14.63	77
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	80.03	78.17	49	87.82	79.07	87	80.19	78.16	47	87.88	79.65	79	88.16	79.97	82
Interest-bearing bank balances	11.08	9.37	67	2.12	6.40	21	10.41	7.51	72	1	3.06	26	1.10	3.04	31
Federal funds sold and reverse repos	0	0.53	27	0	0.80	57	0	0.82	55	0	1.57	25	0.01	1.66	56
Debt securities 1 year or less	0.05	1.51	6	0.16	1.85	11	0.13	1.68	11	0.21	1.91	16	0.19	1.96	15
Trading assets	0.14	0.58	51	0.27	1.04	46	0.23	1.01	44	0.12	1.19	42	0.08	1.33	46
Total earning assets	91.29	91.57	48	90.38	90.87	45	90.96	91.05	47	89.21	89.53	45	89.53	89.74	46
Non-interest cash and due from depository institutions	1.45	0.99	87	1.51	1.03	86	1.39	1.07	78	1.66	1.14	84	1.53	1.21	75
Other real estate owned	0.04	0.01	82	0.10	0.03	90	0.07	0.02	88	0.22	0.03	96	0.26	0.04	95
All other assets	7.26	7.39	51	8.11	8.03	51	7.65	7.82	46	9.13	9.27	50	8.94	8.98	50
<b>Memoranda</b>															
Short-term investments	11.12	12.31	54	2.29	10.21	9	10.53	11.17	54	1.21	7.63	11	1.29	7.80	12
U.S. Treasury securities	1.60	1.18	72	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.09	0.75	36	0.12	0.59	41	0.11	0.63	38	0.19	0.54	47	0.26	0.69	53
Municipal securities	0.09	1.70	28	0.26	1.60	29	0.20	1.69	27	0.42	1.34	37	0.65	1.62	42
Mortgage-backed securities	18.10	13.46	72	15.91	11.20	74	14.98	11.75	68	16.72	11.44	79	19.58	11.13	89
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	1.93	0.50	88	3.12	0.52	94	2.70	0.52	93	1.68	0.39	90	1.16	0.30	91
Loans held for investment	58.86	58.34	48	69.37	63.22	65	63.04	61.72	44	69.70	63.50	57	67.31	63.93	47
Real estate loans secured by 1-4 family	12.82	11.57	60	14.53	12.28	59	13.22	11.91	56	15.56	13.29	60	15.07	13.46	57
Revolving	1.98	1.44	65	2.34	1.72	64	2.13	1.66	62	2.88	2.07	66	2.96	2.27	66
Closed-end, secured by first liens	10.76	9.73	62	12.09	10.10	62	10.99	9.81	58	12.53	10.69	61	11.96	10.57	57
Closed-end, secured by junior liens	0.08	0.19	37	0.10	0.24	38	0.10	0.22	40	0.15	0.28	43	0.15	0.31	39
Commercial real estate loans	29.50	22.35	67	31.48	22.30	68	30.22	22.22	66	32.07	22.23	70	28.64	21.58	62
Construction and land development	7.41	3.40	88	8.91	3.47	92	7.91	3.40	89	8.65	3.44	91	8	3.51	89
Multifamily	5.25	3.32	80	5.17	3.10	78	5.94	3.12	85	4.80	3.01	77	3.57	2.72	72
Nonfarm nonresidential	16.84	14.65	59	17.40	14.72	58	16.37	14.72	53	18.62	14.69	61	17.08	14.44	57
Real estate loans secured by farmland	0.43	0.35	70	0.54	0.33	74	0.50	0.33	72	0.60	0.36	76	0.59	0.41	74

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	70.33	60.51	61	64.22	56.15	61	66.83	57.15	64	67.56	57.46	58	64.70	56.49	52
Real estate loans secured by 1-4 family	21.09	20	51	20.05	19.51	51	20.11	19.43	50	21.79	20.75	54	22.01	21.10	51
Revolving	3.26	2.47	63	3.22	2.66	59	3.24	2.64	59	4.03	3.15	62	4.32	3.50	62
Closed-end	17.83	17.35	54	16.82	16.64	47	16.87	16.59	51	17.76	17.39	54	17.68	17.39	52
Commercial real estate loans	48.53	37.13	66	43.43	33.63	64	45.97	34.63	67	44.93	33.52	66	41.83	32.14	63
Construction and land development	12.19	5.69	87	12.29	5.18	91	12.03	5.26	90	12.12	5.09	91	11.68	5.20	89
1-4 family	2.67	1.19	83	2.14	0.94	78	2.26	0.93	80	2.62	0.94	85	2.46	1.02	81
Other	9.52	4.46	90	10.15	4.09	93	9.77	4.19	93	9.50	4.02	92	9.22	4.05	91
Multifamily	8.63	5.41	81	7.13	4.78	72	9.04	4.96	85	6.72	4.69	75	5.21	4.10	69
Nonfarm nonresidential	27.71	24.45	56	24.01	22.19	50	24.90	22.93	51	26.09	22.15	56	24.94	21.40	57
Owner-occupied	11.71	8.31	69	10.33	7.46	70	10.91	7.68	70	11.14	7.72	74	9.58	8.03	61
Other	16	15.83	51	13.68	14.52	45	13.98	14.95	45	14.95	14.34	52	15.36	13.38	54
Real estate loans secured by farmland	0.71	0.61	69	0.74	0.52	72	0.75	0.54	72	0.84	0.55	75	0.86	0.63	73
Loans to depository institutions and acceptances of other banks	0	0.03	69	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	12.99	19.45	26	20.20	22.98	38	17.29	22.17	34	15.39	19.53	40	17.08	20.32	42
Loans to individuals	1.50	6.58	39	1.43	6.23	39	1.48	6.13	40	1.83	7.13	39	2.02	7.36	38
Credit card loans	0.28	0.51	70	0.27	0.63	67	0.29	0.65	68	0.38	0.81	65	0.41	1.02	65
Agricultural loans	0.29	0.38	66	0.29	0.31	70	0.26	0.32	70	0.37	0.37	73	0.47	0.46	73
Other loans and leases	14.89	8.42	76	13.86	9.11	71	14.14	9.09	72	14.85	9.85	73	15.73	9.66	79
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	470.78	383.43	69	480.15	387.92	66	471.62	381.27	67	446.52	391.26	52	416.79	379.80	52
Real estate loans secured by 1-4 family	141.19	124.74	61	149.88	130.23	58	141.90	125.03	58	144.04	138.18	54	141.77	137.84	50
Revolving	21.84	15.53	66	24.11	18.32	65	22.85	17.42	64	26.63	21.26	62	27.84	23.33	61
Closed-end	119.35	107.54	62	125.76	110.40	58	119.06	106.14	57	117.41	115.20	52	113.93	112.79	54
Commercial real estate loans	324.84	238.58	75	324.73	237.16	71	324.40	234.65	71	296.96	229.44	58	269.48	219.72	56
Construction and land development	81.59	36.07	90	91.89	36.48	90	84.89	35.62	89	80.09	34.95	88	75.24	35.36	86
1-4 family	17.85	7.44	83	16.03	6.64	80	15.93	6.34	81	17.29	6.61	84	15.82	7.04	77
Other	63.73	28.34	91	75.86	28.60	93	68.97	28.16	93	62.80	27.32	88	59.42	27.26	89
Multifamily	57.78	35.29	81	53.32	32.93	79	63.81	32.74	87	44.44	31.04	78	33.56	27.85	72
Nonfarm nonresidential	185.47	156.30	60	179.52	156.60	56	175.69	155.06	55	172.42	152.10	56	160.68	147.22	53
Owner-occupied	78.38	52.63	74	77.25	52.43	73	77.02	52.37	73	73.62	53.07	69	61.72	54.89	59
Other	107.09	100.99	55	102.27	101.87	50	98.67	100.54	48	98.80	97.41	51	98.96	91.80	56
Real estate loans secured by farmland	4.75	3.67	68	5.54	3.43	74	5.32	3.44	72	5.53	3.60	73	5.54	4.02	73
Loans to depository institutions and acceptances of other banks	0.01	0.20	68	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	86.98	116.17	39	151.03	150.16	50	122	139.91	42	101.73	122.02	44	110.05	128.82	47
Loans to individuals	10.02	36.56	42	10.67	36.83	41	10.45	37.47	42	12.09	43.51	38	13.02	42.67	39
Credit card loans	1.90	2.58	71	1.99	3.28	69	2.07	3.30	69	2.51	4.34	67	2.64	5.31	67
Agricultural loans	1.93	2.03	68	2.19	1.99	73	1.86	1.88	71	2.43	2.18	73	3.04	2.72	73
Other loans and leases	99.69	47.63	82	103.65	49.92	83	99.77	49.54	81	98.15	52.44	81	101.32	51.79	85
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	36.87	29.25	66	33.49	26.62	66	35.21	27.32	68	34.24	26.45	64	32.84	24.79	64
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	246.82	187.63	71	250.37	186.45	68	248.49	183.76	69	226.32	178.57	63	211.54	167.93	61
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	325.20	244.92	73	327.62	243.47	70	325.51	240.85	71	299.94	236.10	58	273.26	225.98	56

BHC Name

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# Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	11.12	12.31	54	2.29	10.21	9	10.53	11.17	54	1.21	7.63	11	1.29	7.80	12
Liquid assets	32.45	29.12	57	19.93	24.65	42	27.12	26.22	58	19.70	22.44	52	22.55	22.72	65
Investment securities	19.88	20.37	54	16.29	17.19	48	15.28	17.85	40	17.34	16.99	54	20.48	17.27	68
Net loans and leases	60.20	58.81	54	71.70	63	75	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50
Net loans, leases and standby letters of credit	60.94	59.61	55	72.40	63.89	75	65.72	62.48	55	71.53	64.84	62	68.61	65.07	51
Core deposits	84.76	75.52	93	83.16	69.20	96	83.33	70.67	95	81	63.09	95	82.29	62.13	95
Noncore funding	2.56	10.15	10	3.97	15.53	9	3.56	14.13	10	4.84	19.36	9	4.22	21.34	4
Time deposits of \$250K or more	1.01	1.67	35	1.65	2.35	42	1.38	2.11	37	2.12	2.94	42	3.06	2.89	58
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.84	1.19	56	0.99	1.44	54	0.99	1.47	51	1.90	1.94	65	0.38	1.97	30
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.84	0.54	67	0.99	0.59	66	0.99	0.54	63	1.90	0.48	80	0.37	0.54	42
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.51	0.88	57	0.95	1.75	50	0.86	1.24	53	0.43	3.01	22	0.46	3.67	17
Earning assets that reprice within 1 year	38.77	38.80	48	32.88	38.76	32	38.79	39.38	46	35.21	39.29	34	28.64	40.29	19
Interest-bearing liabilities that reprice within 1 year	5.81	6.64	60	7.77	8.86	55	6.96	8.20	55	10.07	10.19	64	11.13	10.01	66
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	32.96	30.83	52	25.11	27.76	42	31.82	29.11	53	25.14	26.63	41	17.51	27.38	30
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-10.69	-3.31	27	1.91	6.19	40	-8.69	3.20	14	4.12	14.45	20	3.31	16.62	13
Net short-term noncore funding dependence	-10.90	-9.17	33	1.42	-2.71	59	-9.14	-4.76	28	3.58	3.38	41	2.65	4.66	30
Short-term investment / Short-term noncore funding	464.45	304.29	75	64.74	149.65	28	329.58	184.19	81	27.72	77.77	37	35.53	66.46	47
Liquid assets - short-term noncore funding / Nonliquid assets	44.49	36.72	63	20.49	24.47	54	32.82	28.18	62	19.10	16.97	61	24.43	16.04	77
Net loans and leases / Total deposits	70.04	73.05	42	84.37	82.06	56	76.62	79.43	40	84.92	90.31	33	79.34	90.08	22
Net loans and leases / Core deposits	71.01	78.83	37	86.22	92.26	43	78.04	88.34	31	87.34	103.93	27	82.46	105	15
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.08	0.50	72	2	1.73	62	1.72	1.57	61	0.59	0.72	53	-1.50	-0.82	22
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.29	1.06	37	2.60	4.54	27	2.20	4.31	22	0.10	1.36	18	-3.21	-1.98	16
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	11.44	13.65	54	24.12	11.41	75	21.27	11.38	71	31.54	12.67	80	33.42	16.19	77
Available-for-sale securities	88.56	84.59	45	75.88	86.72	25	78.73	87.23	28	68.46	85.40	19	66.58	81.88	23
U.S. Treasury securities	8.07	6.01	72	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0.43	4.24	35	0.75	3.94	38	0.71	4.01	37	1.12	3.49	48	1.25	4.02	50
Municipal securities	0.48	8.38	24	1.58	9.87	29	1.28	9.83	27	2.45	7.75	37	3.18	9.16	39
Mortgage-backed securities	91.02	66.09	85	97.67	66.61	97	98.01	66.64	96	96.44	67.43	93	95.57	65.45	94
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	0.23	8.18	4	1.01	11.25	8	0.82	10.55	10	1.18	11.86	8	0.91	11.91	9
Debt securities 1 to 5 years	5.58	17.39	28	0.49	17.70	3	0.35	17.03	3	1.37	17.94	12	2.30	19.18	16
Debt securities over 5 years	94.19	72.07	90	98.50	68.10	96	98.82	69.86	97	97.44	66.02	96	96.80	64.73	96
Pledged securities	66.61	33.37	87	84.58	37.16	96	77.64	35.67	93	75.62	30.57	96	78.76	33.30	95
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	443.23	64.27	96	39.86	124.80	34	969.36	183.32	95	-5.02	26.69	30	9.71	6.77	58
Investment securities	36.25	32.48	60	8.33	20.30	32	8.09	23.62	28	-14	11.75	4	-17.41	9.42	5
Core deposits	13.77	16.96	43	18.37	26	29	26.15	26.88	52	0	11.23	7	7.23	7.29	58
Noncore funding	-27.90	-21.64	43	-20.60	-6.57	31	-9.85	-12.18	52	16.50	6.59	73	-69.23	10.67	0

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			4,866,507	4,349,323	3,917,925
Commit: Secured commercial real estate loans	2,299,698	2,069,874	2,284,705	1,980,966	1,674,351
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			321,215	329,046	320,743
Securities underwriting	0	0	0	0	0
Standby letters of credit	128,995	109,305	113,774	105,226	100,180
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	173,839	145,589	172,008	79,316	38,979
Credit derivatives - notional amount (holding company as beneficiary)	51,215	41,388	41,072	37,553	23,053
Credit derivative contracts w/ purchased credit protection-investment grade	225,053	186,977	213,080	116,869	62,032
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	538,500	612,000	521,500	453,500	300,017
Written options contracts (interest rate)	331,177	633,563	547,176	343,897	204,060
Purchased options contracts (interest rate)	40,000	62,500	64,000	122,500	50,000
Interest rate swaps	1,216,435	1,054,492	1,124,620	893,110	535,767
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							29.40	22.01	78	32.22	23.52	79	29.49	24.05	71
Standby letters of credit	0.74	0.66	67	0.70	0.72	65	0.69	0.71	65	0.78	0.84	58	0.75	0.92	54
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1	0.24	86	0.94	0.39	83	1.04	0.35	86	0.59	0.42	73	0.29	0.52	73
Credit derivatives - notional amount (holding company as beneficiary)	0.29	0.18	75	0.27	0.33	71	0.25	0.30	72	0.28	0.52	74	0.17	0.75	73
Credit derivative contracts w/ purchased credit protection-investment grade	1.30	0.18	90	1.20	0.24	90	1.29	0.25	89	0.87	0.30	84	0.47	0.52	84
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	12.24	47.31	40	15.19	51.49	40	13.64	48.62	35	13.43	68.47	35	8.20	65.81	30
Interest rate contracts	12.24	35.15	43	15.19	36.10	41	13.64	34.36	37	13.43	47.31	38	8.20	43.84	32
Interest rate futures and forward contracts	3.10	4.39	78	3.93	8.89	75	3.15	6.21	73	3.36	10.67	76	2.26	11.40	74
Written options contracts (interest rate)	1.91	1.69	75	4.07	2.33	81	3.31	2.18	80	2.55	2.47	80	1.54	2.16	70
Purchased options contracts (interest rate)	0.23	1.29	58	0.40	1.45	63	0.39	1.46	62	0.91	2.65	66	0.38	2.32	60
Interest rate swaps	7.01	20.27	36	6.78	20.71	30	6.79	20.83	28	6.62	28.86	26	4.03	26.74	21
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							45.74	42.82	71	46.32	45.53	71	43.65	44.93	65

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## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	2,126,112	2,362,555	2,257,296	1,813,007	1,089,844
Interest rate contracts	2,126,112	2,362,555	2,257,296	1,813,007	1,089,844
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	538,500	612,000	521,500	453,500	300,017
Written options	331,177	633,563	547,176	343,897	204,060
Exchange-traded	40,000	118,500	118,500	197,000	100,000
Over-the-counter	291,177	515,063	428,676	146,897	104,060
Purchased options	40,000	62,500	64,000	122,500	50,000
Exchange-traded	40,000	62,500	64,000	122,500	50,000
Over-the-counter	0	0	0	0	0
Swaps	1,216,435	1,054,492	1,124,620	893,110	535,767
Held for trading	1,536,935	1,385,492	1,451,120	1,457,110	853,767
Interest rate contracts	1,536,935	1,385,492	1,451,120	1,457,110	853,767
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	589,177	977,063	806,176	355,897	236,077
Interest rate contracts	589,177	977,063	806,176	355,897	236,077
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,779,489	1,765,969	1,779,199	1,341,479	779,817
One year or less	479,382	616,612	523,035	358,537	268,330
Over 1 year to 5 years	414,336	428,342	426,281	428,035	282,166
Over 5 years	885,771	721,015	829,883	554,907	229,321
Gross negative fair value (absolute value)	8,421	3,280	5,124	6,072	4,207
Gross positive fair value	27,318	54,996	47,679	17,941	12,305
Held for trading	23,713	42,637	38,119	16,453	11,118
Non-traded	3,605	12,359	9,560	1,488	1,187
Current credit exposure on risk-based capital derivative contracts	27,318	54,996	47,679	17,941	12,305
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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# Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards</b>															
Futures and forwards	25.33	12.59	77	25.90	14.59	74	23.10	14.05	72	25.01	13.49	76	27.53	12.78	80
<b>Written options</b>															
Written options	15.58	7.18	79	26.82	8.60	84	24.24	8.18	85	18.97	5.91	90	18.72	6.60	88
<b>Exchange-traded</b>															
Exchange-traded	1.88	0.11	93	5.02	0.15	97	5.25	0.14	96	10.87	0.15	97	9.18	0.23	96
<b>Over-the-counter</b>															
Over-the-counter	13.70	6.91	77	21.80	8.13	83	18.99	7.73	83	8.10	5.10	75	9.55	5.49	75
<b>Purchased options</b>															
Purchased options	1.88	3.41	57	2.65	3.51	65	2.84	3.42	63	6.76	4.42	71	4.59	4.19	63
<b>Exchange-traded</b>															
Exchange-traded	1.88	0.12	92	2.65	0.14	93	2.84	0.15	95	6.76	0.28	95	4.59	0.32	95
<b>Over-the-counter</b>															
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
<b>Swaps</b>															
Swaps	57.21	71.71	27	44.63	67.37	25	49.82	68.76	25	49.26	69.75	24	49.16	70.34	21
<b>Held for trading</b>															
Held for trading	72.29	40.70	62	58.64	43.02	52	64.29	43.53	53	80.37	44.16	68	78.34	46.31	60
<b>Interest rate contracts</b>															
Interest rate contracts	72.29	34.66	73	58.64	36.62	58	64.29	36.62	63	80.37	37.24	79	78.34	38.40	73
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
<b>Non-traded</b>															
Non-traded	27.71	59.30	37	41.36	56.98	47	35.71	56.47	46	19.63	55.84	31	21.66	53.69	39
<b>Interest rate contracts</b>															
Interest rate contracts	27.71	56.22	39	41.36	54.32	49	35.71	53.82	47	19.63	52.22	33	21.66	50.60	40
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	83.70	91.91	22	74.75	90.28	20	78.82	91.48	20	73.99	93.86	16	71.55	94.47	11
<b>One year or less</b>															
One year or less	22.55	27.90	56	26.10	31.66	55	23.17	32.05	50	19.78	32.17	49	24.62	32.51	57
<b>Over 1 year to 5 years</b>															
Over 1 year to 5 years	19.49	29.78	38	18.13	27.15	40	18.88	27.06	40	23.61	30.45	45	25.89	31.16	41
<b>Over 5 years</b>															
Over 5 years	41.66	29.19	66	30.52	28.15	57	36.76	29.56	57	30.61	28.09	57	21.04	28.71	43
<b>Gross negative fair value (absolute value)</b>															
Gross negative fair value (absolute value)	0.40	1.18	22	0.14	1.65	9	0.23	1.55	10	0.33	0.83	33	0.39	0.72	23
<b>Gross positive fair value</b>															
Gross positive fair value	1.28	1.59	38	2.33	2.48	51	2.11	2.23	52	0.99	1.19	43	1.13	0.85	76
<b>Percent of Tier 1 Capital</b>															
<b>Gross negative fair value, absolute value (X)</b>															
Gross negative fair value, absolute value (X)	0.01	0.05	27	0	0.07	15	0	0.07	14	0	0.06	26	0	0.06	25
<b>Gross positive fair value (X)</b>															
Gross positive fair value (X)	0.02	0.06	34	0.04	0.10	35	0.03	0.09	35	0.01	0.07	32	0.01	0.06	35
<b>Held for trading (X)</b>															
Held for trading (X)	0.02	0.05	51	0.03	0.07	48	0.03	0.07	47	0.01	0.06	45	0.01	0.05	50
<b>Non-traded (X)</b>															
Non-traded (X)	0	0.01	34	0.01	0.02	50	0.01	0.02	49	0	0.01	37	0	0.01	27
<b>Current credit exposure (X)</b>															
Current credit exposure (X)	0.02	0.05	45	0.04	0.07	43	0.03	0.06	42	0.01	0.05	37	0.01	0.04	48
<b>Credit losses on derivative contracts</b>															
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
<b>30-89 days past due</b>															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
<b>90+ days past due</b>															
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
<b>Current credit exposure / Risk-weighted assets</b>															
Current credit exposure / Risk-weighted assets	0.22	0.59	41	0.46	0.91	43	0.40	0.85	39	0.16	0.73	39	0.11	0.53	50

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	117,306	85,092	85,092	80,521	80,812
Gross losses	7,659	8,678	11,475	14,939	29,860
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	11,410	7,102	9,608	8,671	12,581
Net losses	-3,751	1,576	1,867	6,268	17,279
Provision for loan and lease losses	-16,984	40,526	36,113	10,839	16,988
Adjustments	0	-2,032	-2,032	0	0
Ending balance	104,073	122,010	117,306	85,092	80,521
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.13	-0.12	39	0.36	0.66	22	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55
Provision for loan and lease losses / Average loans and leases	-0.21	-0.21	39	0.52	1.06	19	0.34	0.82	15	0.12	0.24	34	0.19	0.24	56
Provision for loan and lease losses / Net loan and lease losses	452.79	-65.12	87	2,571.45	587.54	93	1,934.28	487.86	93	172.93	130.58	79	98.32	134.68	31
Allowance for loan and lease losses / Total loans and leases not held for sale	1.02	1.32	24	1.13	1.58	22	1.12	1.58	24	0.90	0.83	57	0.90	0.90	52
Allowance for loan and lease losses / Total loans and leases	0.99	1.30	24	1.08	1.55	20	1.08	1.55	22	0.88	0.81	55	0.89	0.89	50
Allowance for loan and lease losses / Net loans and leases losses (X)		17.40		58.06	11.29	93	62.83	11.58	94	13.58	8.03	81	4.66	7.54	48
Allowance for loan and lease losses / Nonaccrual assets	157.12	330.05	21	226.55	301.93	47	185.82	299.17	33	159.87	218.72	50	130.67	214.03	35
ALLL / 90+ days past due + nonaccrual loans and leases	73.31	271.93	10	69.36	249.38	11	63.71	244.34	10	87.88	151.73	30	79.40	160.51	21
Gross loan and lease losses / Average loans and leases	0.09	0.20	30	0.11	0.35	19	0.11	0.34	19	0.16	0.28	36	0.33	0.30	68
Recoveries / Average loans and leases	0.14	0.08	81	0.09	0.07	70	0.09	0.07	71	0.09	0.08	66	0.14	0.09	78
Net losses / Average loans and leases	-0.05	0.12	1	0.02	0.28	9	0.02	0.27	8	0.07	0.21	30	0.19	0.22	59
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	99.43	25.09	96	47.54	24.77	89	64.31	33.98	86	29.04	36.22	47	59.09	41.30	80
Earnings coverage of net loan and lease losses (X)	-33.92	26.30	12	106.10	20.97	92	120.99	22.91	93	29.46	24.40	69	10.93	21.75	41

#### Net Loan and Lease Losses By Type

Real estate loans	-0.05	0.02	5	0.02	0.04	50	0.03	0.04	51	-0.01	0.01	19	0.02	0.02	58
Real estate loans secured by 1-4 family	-0.01	-0.01	42	-0.01	0.01	26	-0.02	0.01	24	-0.01	0.01	36	0.04	0.01	69
Revolving	0.01	-0.07	78	-0.01	0.01	35	-0.02	0.01	36	0.01	0.02	54	-0.02	0.03	22
Closed-end	-0.02	-0.01	33	-0.01	0.01	26	-0.02	0	21	-0.01	0	29	0.05	0.01	86
Commercial real estate loans	-0.07	0.04	4	0.04	0.06	55	0.05	0.07	54	-0.01	0.01	9	0.01	0.01	61
Construction and land development	-0.16	0.01	4	-0.07	0	9	-0.07	0	9	-0.07	-0.01	13	-0.09	-0.03	16
1-4 family	0	0	24	0	0	29	0	0	30	0	0	29	-0.04	-0.01	8
Other	-0.16	0.01	3	-0.07	0	6	-0.07	0	7	-0.07	-0.01	11	-0.05	-0.02	21
Multifamily	0	0.01	52	-0.01	0	18	0	0	21	0	0	56	0.02	0	86
Nonfarm nonresidential	-0.05	0.05	7	0.10	0.08	69	0.12	0.11	67	0.01	0.02	53	0.06	0.02	78
Owner-occupied	-0.04	0.01	4	0.11	0.02	91	0.08	0.02	86	0	0.01	62	0.06	0.01	86
Other	0	0.04	21	-0.01	0.05	5	0.04	0.08	57	0.01	0.01	64	0	0.01	57
Real estate loans secured by farmland	-0.03	-0.01	14	-0.03	0.04	7	-0.03	0.02	7	-0.04	0.01	6	-0.03	0	15
Commercial and industrial loans	-0.03	0.19	12	0.01	0.46	10	-0.01	0.47	3	0.28	0.37	50	0.87	0.31	89
Loans to individuals		0.72		0.36	1.25	20	0.13	1.13	9	0.26	1.17	17	0.07	1.16	7
Credit card loans	0.90	2.27	20	2.14	3.33	27	1.58	2.92	25	2.54	3.11	32	1.55	2.92	22
Agricultural loans	0.04	0.02	81	0.62	0.11	88	0.25	0.19	77	0.15	0.08	76	0.23	0.15	76
Loans to foreign governments and institutions		0		0	0		0	0		0	0		0	0	
Other loans and leases	-0.05	0.09	5	-0.02	0.14	6	-0.01	0.15	10	0.17	0.15	68	0.17	0.14	70

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	21,055	33,526	29,360	27,876	41,416
90+ days past due loans and leases	75,716	122,062	120,985	43,596	39,786
Nonaccrual loans and leases	66,240	53,856	63,128	53,227	61,624
Total past due and nonaccrual loans and leases	163,011	209,444	213,473	124,699	142,826
Restructured 30-89 days past due	0	18	0	0	187
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	21,096	23,856	24,254	28,128	16,706
Total restructured loans and leases	21,096	23,874	24,254	28,128	16,893
30-89 days past due loans held for sale	12,806	25,887	21,498	14,904	23,573
90+ days past due loans held for sale	75,091	121,281	119,409	41,648	37,384
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	87,897	147,168	140,907	56,552	60,957
Restructured loans and leases in compliance	2,394	1,516	1,506	3,396	11,296
Other real estate owned	6,213	16,248	11,651	29,248	34,668
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.20	0.29	42	0.30	0.37	49	0.27	0.39	40	0.29	0.43	39	0.46	0.44	59
90+ days past due loans and leases	0.72	0.09	93	1.08	0.13	93	1.11	0.12	94	0.45	0.15	85	0.44	0.17	83
Nonaccrual loans and leases	0.63	0.54	66	0.48	0.66	40	0.58	0.66	50	0.55	0.51	60	0.68	0.54	71
90+ days past due and nonaccrual loans and leases	1.34	0.68	89	1.56	0.84	84	1.69	0.85	86	1	0.71	80	1.11	0.75	79
30-89 days past due restructured	0	0.01	19	0	0.01	37	0	0.01	16	0	0.01	13	0	0.02	38
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.20	0.12	79	0.21	0.14	74	0.22	0.13	79	0.29	0.14	84	0.18	0.16	61
30-89 days past due loans held for sale	0.12	0	96	0.23	0	99	0.20	0	98	0.15	0	97	0.26	0	99
90+ days past due loans held for sale	0.71	0	98	1.08	0	99	1.10	0	99	0.43	0	98	0.41	0	98
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.20	0.29	42	0.30	0.37	49	0.27	0.40	40	0.29	0.43	39	0.46	0.44	59
90+ days past due assets	0.72	0.09	93	1.08	0.13	93	1.11	0.12	94	0.45	0.15	85	0.44	0.18	84
Nonaccrual assets	0.63	0.55	66	0.48	0.67	38	0.58	0.67	49	0.55	0.53	59	0.68	0.57	69
30+ days past due and nonaccrual assets	1.54	1	82	1.86	1.25	78	1.96	1.29	81	1.29	1.19	65	1.57	1.26	73
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.82	0.40	88	1.13	0.52	89	1.11	0.52	87	0.72	0.44	84	0.76	0.48	84
90+ days past due and nonaccrual assets + other real estate owned	0.85	0.42	88	1.24	0.55	90	1.18	0.55	87	0.93	0.48	88	1.02	0.52	87
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.43	0.48	51	0.46	0.61	38	0.46	0.60	37	0.64	0.53	63	0.81	0.60	73
Allowance for loan and lease losses	71.92	67.85	61	58.71	66.38	49	65.03	66.66	53	100.92	115.41	49	133.85	118.28	67
Equity capital + allowance for loan and lease losses	4	4.12	54	3.91	5.10	37	4.10	4.97	40	4.92	4.28	60	6.45	4.79	72
Tier 1 capital + allowance for loan and lease losses	4.67	4.89	55	4.65	6.26	35	4.85	6.05	40	5.89	5.65	58	7.63	6.16	67
Loans and leases + other real estate owned	0.71	0.82	48	0.63	0.98	32	0.70	0.97	33	0.89	0.85	54	1.18	0.96	69

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.25	0.25	58	0.44	0.35	66	0.38	0.39	57	0.37	0.38	62	0.63	0.42	80
90+ days past due .....	1.02	0.12	90	1.68	0.17	92	1.66	0.16	92	0.66	0.16	88	0.67	0.22	84
Nonaccrual .....	0.47	0.60	52	0.37	0.70	28	0.52	0.76	36	0.41	0.46	50	0.47	0.57	47
Commercial and industrial															
30–89 days past due .....	0.08	0.24	26	0.03	0.24	15	0.02	0.23	10	0.04	0.31	13	0.11	0.30	23
90+ days past due .....	0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	33	0	0.05	11
Nonaccrual .....	1.62	0.65	90	0.74	0.80	51	0.83	0.75	60	1.47	0.83	79	1.54	0.76	86
Individuals															
30–89 days past due .....	0.88	0.60	75	0.70	0.74	55	0.67	0.83	44	1.49	0.83	82	1.18	0.84	71
90+ days past due .....	0.17	0.08	78	0.08	0.11	60	0.15	0.14	68	0.22	0.17	72	0.16	0.16	68
Nonaccrual .....	0.04	0.17	34	0.06	0.24	36	0.05	0.28	33	0.06	0.17	42	0.11	0.23	46
Depository institution loans															
30–89 days past due .....	0	0.03	44		0.01			0			0			0	
90+ days past due .....	0	0	47		0			0			0			0	
Nonaccrual .....	0	0	47		0			0			0			0	
Agricultural															
30–89 days past due .....	0.23	0.11	75	0.22	0.15	70	0	0.17	28	0.34	0.24	72	0	0.17	54
90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0.57	0.51	75	0.48	0.72	63	0.53	0.49	73	0.03	0.67	45	0.26	0.75	58
Foreign governments															
30–89 days past due .....		0			3.73			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0	0.11	36	0.01	0.14	43	0.02	0.18	44	0.01	0.20	32	0.02	0.17	38
90+ days past due .....	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual .....	0.58	0.13	90	0.63	0.19	83	0.62	0.15	88	0.34	0.13	82	0.69	0.14	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.79	0.36	85	1.34	0.51	91	1.21	0.65	83	1.04	0.67	80	1.73	0.71	89
	90+ days past due	3.39	0.25	93	5.39	0.36	95	5.52	0.33	95	2.01	0.31	89	1.92	0.46	87
	Nonaccrual	0.71	0.76	56	0.68	0.91	48	0.74	0.89	53	0.80	0.73	63	0.74	0.86	51
Revolving	30-89 days past due	0.45	0.33	70	0.15	0.40	25	0.30	0.48	37	0.47	0.45	51	0.57	0.50	55
	90+ days past due	0.01	0.03	70	0.07	0.02	82	0.01	0.03	69	0.03	0.05	66	0.01	0.05	58
	Nonaccrual	0.56	1.05	47	0.59	1.28	41	0.68	1.13	45	0.60	1	48	0.53	1.17	41
Closed-end	30-89 days past due	0.85	0.36	84	1.57	0.52	92	1.39	0.65	86	1.17	0.70	80	2.02	0.75	90
	90+ days past due	4.01	0.27	94	6.41	0.41	96	6.58	0.38	95	2.46	0.35	90	2.39	0.53	87
	Nonaccrual	0.74	0.71	60	0.70	0.89	50	0.76	0.87	53	0.85	0.70	66	0.78	0.84	52
Junior lien	30-89 days past due	0	0.01	48	0	0.02	26	0	0.02	29	0.01	0.02	42	0.01	0.03	41
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	70
	Nonaccrual	0.01	0.04	30	0.01	0.05	26	0.01	0.04	28	0.03	0.04	48	0.04	0.06	53
Commercial real estate	30-89 days past due	0.02	0.16	17	0.03	0.21	21	0.02	0.26	12	0.06	0.18	28	0.07	0.17	25
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0.02	0.03	65	0.03	0.03	72
	Nonaccrual	0.37	0.48	51	0.23	0.53	28	0.42	0.62	46	0.21	0.23	52	0.31	0.28	64
Construction and development	30-89 days past due	0.06	0.15	53	0.08	0.24	45	0.03	0.28	33	0.06	0.28	41	0.03	0.21	30
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	68	0.01	0.02	69
	Nonaccrual	0.44	0.31	76	0.06	0.32	34	0.46	0.41	75	0.08	0.20	49	0.21	0.19	66
1-4 family	30-89 days past due	0.05	0.03	79	0.02	0.03	66	0.02	0.03	64	0.02	0.06	55	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.39	0.02	95	0	0.03	27	0.41	0.03	95	0	0.02	30	0.01	0.02	62
Other	30-89 days past due	0	0.10	44	0.06	0.17	52	0	0.22	32	0.04	0.20	47	0.03	0.13	42
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	74	0.01	0.02	74
	Nonaccrual	0.05	0.25	52	0.06	0.26	43	0.04	0.35	42	0.08	0.17	55	0.20	0.15	72
Multifamily	30-89 days past due	0	0.09	26	0	0.09	24	0.01	0.09	46	0	0.08	19	0.02	0.10	49
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0.04	0.05	64	0	0.08	23
Nonfarm non-residential	30-89 days past due	0	0.12	13	0.01	0.21	19	0.02	0.23	18	0.07	0.14	33	0.09	0.17	34
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0.03	0.03	71	0.04	0.03	77
	Nonaccrual	0.45	0.58	52	0.38	0.68	39	0.56	0.80	47	0.31	0.28	61	0.42	0.30	66
Owner Occupied	30-89 days past due	0	0.04	24	0.01	0.07	26	0.01	0.07	24	0.01	0.07	21	0.08	0.09	50
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	61	0.01	0.01	72
	Nonaccrual	0.21	0.20	54	0.26	0.26	54	0.25	0.27	48	0.25	0.16	71	0.40	0.17	85
Other	30-89 days past due	0	0.07	11	0	0.13	12	0.01	0.14	31	0.06	0.07	55	0.01	0.07	29
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0.03	0.01	80	0.03	0.01	82
	Nonaccrual	0.24	0.31	55	0.12	0.36	38	0.31	0.44	50	0.05	0.10	47	0.02	0.13	24
Farmland	30-89 days past due	0.12	0.13	71	0.02	0.24	55	0.13	0.11	73	0.01	0.23	49	0.28	0.25	69
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0.06	0.01	90	0	0.01	42
	Nonaccrual	0.23	1.06	50	0.68	1.49	49	0.23	1.13	44	0.92	0.84	63	1.19	1.23	67
Credit card	30-89 days past due	1.51	0.79	87	1.38	0.92	74	0.64	0.95	26	1.72	1.19	79	1.49	1.22	70
	90+ days past due	0.64	0.40	67	0.26	0.55	40	0.47	0.63	40	0.71	0.78	43	0.58	0.73	43
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	214,851	245,051	246,335	269,776	323,262
Retained earnings	1,599,595	1,491,953	1,527,032	1,414,526	1,323,870
Accumulated other comprehensive income (AOCI)	-19,080	5,684	-1,051	-23,600	-55,679
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,795,366	1,742,688	1,772,316	1,660,702	1,591,453
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	375,081	378,115	377,523	371,634	375,594
Accumulated other comprehensive income-related adjustments	-19,080	5,684	-1,051	-23,600	-55,679
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,439,365	1,358,889	1,395,844	1,312,668	1,271,538
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,439,365	1,358,889	1,395,844	1,312,668	1,271,538
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	60,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	60,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	60,000	60,000	60,000	60,000	60,000
<b>Tier 1 Capital</b>	1,499,365	1,418,889	1,455,844	1,372,668	1,331,538
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	122,987	0	122,921	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	103,688	122,372	118,029	85,092	80,521
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	226,675	122,372	240,950	85,092	80,521
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	226,675	122,372	240,950	85,092	80,521
Exited advanced approach tier 2 capital					
Total capital	1,726,040	1,541,261	1,696,794	1,457,760	1,412,059
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	17,177,009	15,799,799	15,978,100	13,466,233	13,347,933
Less: Deductions from common equity tier 1 capital	375,081	378,115	377,523	371,634	375,594
Less: Other deductions	0	3,966	647	0	0
Total assets for leverage ratio	16,801,928	15,417,718	15,599,930	13,094,599	12,972,339
Total risk-weighted assets	12,324,254	11,963,269	12,017,378	11,002,877	10,803,312
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.68	12.59	37	11.36	12.26	37	11.62	12.35	41	11.93	12.11	50	11.77	12.09	52
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.17	13.31	32	11.86	12.97	32	12.11	13.08	39	12.48	12.78	52	12.33	12.85	51
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.01	15.21	29	12.88	15.12	9	14.12	15.23	33	13.25	14.36	37	13.07	14.45	31
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.92	9.07	48	9.20	9.05	58	9.33	9.13	57	10.48	9.76	72	10.26	9.71	70
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	36,795	34,980	45,176	42,396	40,481	5.19	29.99
Other insurance activities income	36,795	34,980	45,176	42,396	40,481	5.19	29.99
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	270,554	268,024	267,832	258,488	251,252	0.94	9.46

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	7.40	0.38	97	6.59	0.41	96	6.34	0.41	96	6.80	0.47	94	6.57	0.47	94
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.87	11.72	69	17.39	11.07	76	17.03	11.03	75	17.73	11.51	75	17.79	10.22	78
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

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### Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets		3.36			2.65			2.04			12.40			3.24	
Deposits		10.74			-1.43			3.46			10.36			5	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries	30,311	83,996	109,258	120,308	128,604	-63.91	-38.97
Dividends	30,261	83,990	109,243	120,297	128,592	-63.97	-39.05
Interest	50	6	15	11	12	733.33	284.62
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	27	42	51	79	74	-35.71	-18.18
Dividends	27	42	51	79	74	-35.71	-18.18
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	30,338	84,038	109,309	120,387	128,678	-63.90	-38.95
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	30,338	84,038	109,309	120,387	128,678	-63.90	-38.95
<b>Operating Expenses</b>							
Personnel expenses	0	0	0	0	0		
Interest expense	3,564	0	453	0	0		
Other expenses	2,536	2,729	3,534	3,832	3,815	-7.07	-13.89
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	6,100	2,729	3,987	3,832	3,815	123.53	107.13
Income (loss) before taxes	24,238	81,309	105,322	116,555	124,863	-70.19	-48.16
Applicable income taxes (credit)	-1,505	-669	-979	-934	-930		
Extraordinary items							
Income before undistributed income of subsidiaries	25,743	81,978	106,301	117,489	125,793	-68.60	-46.21
Equity in undistributed income of subsidiaries	95,400	26,830	53,724	32,971	23,791	255.57	201.63
Bank subsidiaries	95,400	26,830	53,724	32,971	23,791	255.57	201.63
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	121,143	108,808	160,025	150,460	149,584	11.34	52.40
<b>Memoranda</b>							
Bank net income	125,661	110,820	162,967	153,268	152,383	13.39	54.61
Nonbank net income	27	42	51	79	74	-35.71	-18.18
Subsidiary holding companys' net income	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	1,849,191	94.52	1,745,860	98.48	1,767,309	91.67	1,705,788	1,635,482	5.92	17.06
Common and preferred stock	1,849,191	94.52	1,745,860	98.48	1,767,309	91.67	1,705,788	1,635,482	5.92	17.06
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	1,856	0.09	1,856	0.10	1,856	0.10	1,856	1,856	0.00	0.00
Common and preferred stock	1,856	0.09	1,856	0.10	1,856	0.10	1,856	1,856	0.00	0.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	104,525	5.34	24,773	1.40	158,275	8.21	15,707	16,437	321.93	574.57
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	736	0.04	347	0.02	394	0.02	302	919	112.10	-58.79
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,956,308	100.00	1,772,836	100.00	1,927,834	100.00	1,723,653	1,654,694	10.35	22.36
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	122,987	6.29	0	0	122,921	6.38	0	0		
Other liabilities	2,515	0.13	936	0.05	1,937	0.10	1,089	1,377	168.70	15.00
Balance due to subsidiaries and related institutions	61,859	3.16	61,859	3.49	61,859	3.21	61,862	61,864	0.00	0.00
Total liabilities	187,361	9.58	62,795	3.54	186,717	9.69	62,951	63,241	198.37	192.54
Equity Capital	1,768,947	90.42	1,710,041	96.46	1,741,117	90.31	1,660,702	1,591,453	3.44	15.26
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	13,014	0.67	13,215	0.75	13,215	0.69	13,376	13,717	-1.52	-7.64
Common surplus	201,837	10.32	231,836	13.08	233,120	12.09	256,400	309,545	-12.94	-44.79
Retained earnings	1,573,176	80.42	1,459,306	82.31	1,495,833	77.59	1,414,526	1,323,870	7.80	34.21
Accumulated other comprehensive income	-19,080	-0.98	5,684	0.32	-1,051	-0.05	-23,600	-55,679		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,956,308	100.00	1,772,836	100.00	1,927,834	100.00	1,723,653	1,654,694	10.35	22.36
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	61,856	3.16	61,856	3.49	61,856	3.21	61,856	61,856	0.00	0.00
Notes payable to subsidiaries that issued TPS	60,000	3.07	60,000	3.38	60,000	3.11	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	9.10	12.52	21	8.70	6.29	73	9.52	7.29	72	9.28	9.68	44	9.43	10.40	36
Bank net income / Average equity investment in banks	9.25	12.35	25	8.60	6.43	68	9.43	7.45	70	9.20	10.51	38	9.36	11.19	33
Nonbank net income / Average equity investment in nonbanks	1.94	13.18	28	3.02	8.01	45	2.75	9.75	38	4.26	7.89	45	3.99	7.10	41
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	103.73	96.45	68	101.85	87.60	41	101.84	88.16	45	101.87	82.22	47	101.87	82.56	44
Nonbank net income / Parent net income	0.02	3.22	32	0.04	4.43	30	0.03	3.59	29	0.05	5.93	27	0.05	3.78	33
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	10.59	16.51	42	3.67	20.37	17	10.72	20.06	40	3.79	20.43	19	3.97	20.88	20
Total debt / Equity capital	6.95	11.37	46	0	14.74	10	7.06	14.41	44	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	10.34	13.41	47	3.51	17.04	19	10.51	16.67	44	3.61	16.36	22	3.77	17.10	24
Total debt + Loans guaranteed for affiliate / Equity capital	6.95	11.46	45	0	15.02	10	7.06	14.68	43	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	6.95	11.47	46	0	14.86	10	7.06	14.52	44	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	6.95	10.65	47	0	13.73	10	7.06	13.56	44	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	64.16	40.69	70	0	32.61	10	58.19	34.67	74	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	104.64	103.15	63	102.20	103.27	46	101.61	102.81	44	102.83	103.22	53	102.88	103.10	52
Total investment in subs / Equity capital	104.64	108.29	51	102.20	110.46	33	101.61	110.16	31	102.83	111.07	38	102.88	112.48	39
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.51	0.27	72	0.26	0.69	43	0.18	0.47	43	0.31	0.36	52	0.31	0.35	55
Equity investment in subs – equity cap / Net income-div (X)	0.80	0.85	59	0.44	2.31	23	0.28	1.82	11	0.52	1.22	32	0.53	1.22	29
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	63.81	152.56	15	180.97	128.63	80	175.74	136.59	77	190.65	177.68	59	195.66	162.34	68
Cash from ops + noncash items + op expense / Op expense + dividend	61.74	155.61	15	178.20	142.45	74	175.22	147.24	69	187.82	190.27	54	193.56	174.91	63
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-7.72	94.59	10	119.37	140.42	50	327.18	134.08	95	98.85	116.34	29	99.32	103.19	46
Pretax operating income + interest expense / Interest expense	780.08	1,645.53	35		1,826.91		23,349.89	2,016.32	94		1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	642.84	1,896.20	31	5,966.45	1,413.95	92	5,007.83	1,539.23	89	4,557.17	1,632.83	90	5,192.29	1,369.37	93
Dividends + interest from subsidiaries / Interest expense + dividends	64.05	174.48	16	190.65	144.62	75	184.57	150.43	70	201.30	210.80	55	206.13	188.90	59
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	5.25	3.29	70	1.36	3.69	44	8.13	3.85	79	0.87	2.64	46	0.97	2.61	45
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	170.14	69.90	89	53.77	84.44	31	55.29	81.10	33	50.90	57.84	53	49.63	57.26	50
Dividends declared / Net income .....	36.16	27.22	69	40.51	49.77	42	36.72	42.29	43	39.75	33.08	62	41.73	27.33	77
Net income – dividends / Average equity.....	5.81	9.25	23	5.18	3.19	74	6.02	4.14	72	5.59	6.46	40	5.49	7.33	26
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	69.09	160.45	25	190.54	130.19	72	185.89	132.17	70	201.15	178.13	56	205.99	157.73	62
Dividends from nonbank subsidiaries .....	0.06	6.19	49	0.10	3.74	57	0.09	3.41	53	0.13	7.53	42	0.12	7.13	49
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	69.15	213.42	16	190.64	167.02	68	185.97	174.85	63	201.28	260.40	44	206.11	215.26	50
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	24.08	43.30	29	75.79	61.85	56	67.03	60.28	54	78.49	66.55	63	84.39	60.71	77
Interest income from bank subsidiaries.....	0.04	0.11	69	0.01	0.48	45	0.01	0.36	49	0.01	0.54	43	0.01	0.52	43
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	24.12	48.70	27	75.79	71.13	53	67.04	62.88	51	78.50	69.36	58	84.40	63.43	70
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	66.90	69	100	52.29	74	100	56.39	72	100	82.95	65	100	51.40	79
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	100	94.31	65	100	70.62	67	100	79.84	64	100	150.41	51	100	99.33	59
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.75	72.55	81	99.94	68	87	99.94	69.76	89	99.93	67.32	92	99.93	65.18	88
Interest income from bank subsidiaries.....	0.16	0.27	73	0.01	1.03	44	0.01	0.63	44	0.01	0.80	40	0.01	0.92	40
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.91	82.68	80	99.95	80.80	79	99.95	82.20	83	99.93	78.80	87	99.94	74.20	82
Dividends from nonbank subsidiaries .....	0.09	3.56	53	0.05	2.36	56	0.05	1.95	52	0.07	2.65	45	0.06	2.57	50
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.09	5.69	44	0.05	5.80	43	0.05	4.70	38	0.07	7.29	30	0.06	7.64	31
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	50.29	28.03	75		27.05			50.32	27.08	74			28.33		26.53